

EXHIBIT A

Prepared by: CAROLYN LANZEY

BANK OF AMERICA, N.A.

DATE: 09/23/2010
 BORROWER: SOO J. SONG
 CASE NO:
 LOAN NO: 226718264
 PROPERTY: 248 CENTER POINT LN
 LANSDALE, PA 19446-5937

Office #: 000000
 1265 KNAPP ROAD, FLOT 48
 NORTH WALES, PA 19454
 Phone: (215) 661-6000
 Office Fax No.: (215) 661-9395

MORTGAGE INSURANCE DISCLOSURE

ADJUSTABLE RATE MORTGAGE

This disclosure is given to you in compliance with Title 12, Chapter 49, Section 4903 of the United States Code Service, more commonly known as the Homeowners Protection Act (the "Act"). The Act provides for borrower requested cancellation and automatic termination of mortgage insurance ("MI") on some loans. The Act also provides exceptions that would restrict your right to cancel or terminate the MI, but these exceptions do not apply to your loan. New York Residents: If the MI on your loan is not already canceled or terminated as provided below, the MI will terminate when your loan reaches 75% of the appraised value of the property at the time the loan was made.

The cancellation date of your MI is the date your principal balance reaches 80% of the original value of the property. Your loan will amortize based on future changes in the interest rate, so we do not currently know when the cancellation date will occur. However, your loan servicer will notify you when the cancellation date is reached. "Original value" means the lesser of the sales price or the appraised value at the closing of a purchase loan, and the appraised value at the closing of a refinance loan.

The MI will be canceled when all of the following conditions are satisfied:

1. Your loan has reached the cancellation date.
2. You submit a written request for cancellation to Bank of America, PMI Deletion Dept, P.O. Box 940848, Simi Valley, California 93094-0848.
3. The written request to cancel includes the following:
 - a. Your loan number.
 - b. This true statement: "I certify that my equity in the property is not subject to a subordinate lien."
 - c. Signature and date.
4. No payments have been 60 or more days past due within 24 months of the later of (i) the cancellation date or (ii) the date you request cancellation of the MI.
5. No payments have been 30 or more days past due within 12 months of the later of (i) the cancellation date or (ii) the date you request cancellation of the MI.
6. All payments required by your loan are current.
7. We receive a satisfactory appraisal report from a licensed or certified appraiser that is acceptable to us, prepared at your expense, showing that the value of the property has not declined below the original value. "Original value" of the property means the lesser of the sales price or the appraised value at the closing of a purchase loan, and the appraised value at the closing of a refinance loan.

If you do not request us to cancel the MI on the cancellation date and all payments required by your loan are current, the MI will automatically terminate on the termination date. If the payments required by your loan are not current on the automatic termination date, the MI will terminate on the first day of the first month after the date these payments are brought current. On the automatic termination date, your loan servicer will notify you of the MI termination or that the MI will automatically terminate on the first day of the first month after the date all payments required by your loan are brought current.

The automatic termination date is the earlier of:

1. the first day of the first month after the midpoint date of the loan's amortization period; or
2. the date when the principal balance of your loan reaches 78% of the original value of the property.

9/24/2010

 Borrower SOO J. SONG Date

 Borrower Date

 Borrower Date

 Borrower Date

